

## Massachusetts Health Care Coverage: Enrollment Trends

### Technical Notes

**Total Massachusetts Commercial + Public Program Enrollment:** Totals are tabulated from unaudited data reported by commercial payers and public programs to the Center for Health Information and Analysis (CHIA). Totals exclude enrollees in other commercial payers with a small presence in Massachusetts, Champus/Tricare, VA Healthcare, the Indian Health Service, other federal programs, and inmates of the Massachusetts Department of Correction. Enrollment counts for 2013 and 2014 data are for unique Massachusetts residents covered by primary, medical insurance on the last day of the given month. See “Key Indicators” below for more on 2011 data. Data within this briefing are subject to change. Totals do not include Medicare beneficiaries, which are reported below.

**Commercial Enrollment:** Commercial enrollment for 2013 and 2014 was reported to CHIA by sixteen (16) commercial payers for all of their affiliated carriers, Health Maintenance Organizations, and Third-Party Administrators (see [DataBook](#) for full list) by May 21, 2014. These enrollment totals are summarized and presented by CHIA-derived parent company names. Requested membership totals included all Massachusetts residents enrolled with primary, medical coverage within all commercial fully-insured or self-insured products, including: Unsubsidized and non-CommCare subsidized Qualified Health Plans procured inside and outside of the Massachusetts Health Connector; Commonwealth Care; Commonwealth Choice; Federal Employee Health Benefit Plans; Group Insurance Commission plans; the Medical Security Program; and Student Health Insurance Plans. Where possible, payers were asked to include host membership, members contracted out of state but residing in Massachusetts. Membership in joint-ventures between plans is reported by the primary administrator. From payer-reported data, Commonwealth Care and Medical Security Program totals, as provided by the Massachusetts Health Connector, were then subtracted to more accurately present commercial and public coverage totals and trends. The membership of Harvard Pilgrim Health Care’s (HPHC) United Healthcare Joint Venture, Compass, is reported within HPHC’s total in its entirety through December 2013, though not all members were Massachusetts residents; this may result in a small overstatement of HPHC enrollment. Health Plans, Inc., an HPHC affiliate, is presented separately within the attached [DataBook](#).

**Massachusetts Health Connector Data:** The Health Connector provided **Commonwealth Care** and **Medical Security Program** (Direct and Premium Assistance) enrollment data to CHIA. Commonwealth Care and the Medical Security Program, retired at the end of 2013, continue to host membership; members are expected to transition to MassHealth, ConnectorCare, or a Qualified Health Plan. The Health Connector unsubsidized Qualified Health Plan enrollees and subsidized enrollees (other than Commonwealth Care members) are reported in commercial totals. The Health Connector reported 769 subsidized Qualified Health Plan enrollees as of April 8, 2014.

**Medicare Enrollment:** Medicare data are from the Centers for Medicare and Medicaid Services (CMS). Medicare Part A and/or B Fee-for-Service (FFS) enrollment is released annually for July of the previous year; a July 2012 count is the latest available. Medicare Advantage (Part C) enrollment is reported by CMS monthly by U.S. county, for the first of the previous month; these county totals are summed for a Massachusetts total.

Totaling Medicare FFS and Medicare Advantage enrollment data may overstate primary Massachusetts Medicare total enrollment if members shifted from Medicare FFS to Medicare Advantage between 2012 and 2013 or if Medicare FFS enrollees, particularly those with only Part A coverage, are simultaneously enrolled in commercial plans.

The most recent Medicare data available is provided in the [DataBook](#) and below, for informational purposes.

	July 2011	July 2012		9/1/2013	12/1/2013	3/1/2014
MA Medicare FFS Part A and/or B	892,631	921,112	MA Medicare Advantage	214,810	220,646	230,993

**Medicaid (MassHealth) Enrollment:** MassHealth membership, provided directly by MassHealth, is counted within “MA Public Coverage” totals for individuals for whom MassHealth is the primary source of health insurance coverage (Direct Members); it excludes members for whom MassHealth serves as a secondary source of coverage (Partial or Purchased). MassHealth Direct includes membership within the following program categories: 1) Standard (also excluding third-party liability coverage and senior coverage); 2) Long-term unemployment (also excluding EAEDC); 3) CarePlus; 4) CommonHealth; 5) Family Assistance; 6) Prenatal enrollment; and 7) Enrollment in other assorted MassHealth programs, such as long-term care for MassHealth members under the age of 65 and the Kaleigh-Mulligan/AE4 Adoption program. Direct member specification was reviewed and approved by MassHealth.

MassHealth	9/30/2013	10/31/2013	11/30/2013	12/31/2013	1/31/2014	2/28/2014	3/31/2014
Direct	963,125	961,702	963,354	962,200	1,129,877	1,131,538	1,136,818
Transitional	N/A	N/A	N/A	N/A	40,156	163,260	167,412
Partial or Purchased	454,201	454,067	454,353	455,007	452,056	449,977	448,027
	1,417,326	1,415,769	1,417,707	1,417,207	1,622,089	1,744,775	1,752,257

During the ACA Open Enrollment period, MassHealth Transitional Coverage was created as an enrollment category to ensure continued coverage for Massachusetts residents awaiting eligibility determination for subsidized coverage. Final eligibility determinations may result in permanent MassHealth enrollment, eligibility for state and/or federal subsidies for a Qualified Health Plan through the Massachusetts Health Connector, or referral to unsubsidized commercial health insurance. Transitional Coverage membership was 201,113 on May 6, 2014, according to MassHealth.

**Key Indicators:** Prior to 2012, data for the Division of Health Care Finance and Policy’s “Key Indicators” report were provided by commercial payers and MassHealth on a quarterly basis. While 2011 data specifications were similar to those used by CHIA for current enrollment tracking, the specifications differ slightly. “Key Indicators” payer-reported counts will not sum to the Commercial Enrollment total without subtracting the Medical Security Program Premium Assistance Adjustment.

**Uninsurance Rate:** Using payer-reported data provided in this first Enrollment Trends Briefing to estimate an uninsurance rate for 2013 could overstate the results. There are challenges in identifying unique enrollment counts across multiple payers and an appropriate state population denominator. CHIA will continue to monitor enrollment trends and will be releasing its population-based Massachusetts Household Insurance Survey this fall, including an updated uninsurance rate.